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SUBORDINATION OF LIEN

WHEREAS, James J. Balek and Beverly A. Balek, his wife 11/12/93 and by Mortgage dated 11/12/93 and recorded in the Recorder's Office of Cook County, Illinois, as Document _____ did convey unto the NBD Mortgage Company, A Delaware Corporation, certain premises in Cook County, Illinois, described as:

Lot 238 in Weathersfield West Unit Three, being a subdivision in the Southeast Quarter of Fractional Section 19, Township 41 North, Range 10, East of the Third Principal Meridian, according to the Plat thereof recorded March 18, 1984 as Document 27,022,020 in Cook County, Illinois.

Common Address: 209 S. Knollwood Drive, Schaumburg, Illinois 60193
 Permanent Index Number: 07-19-418-024

to secure a note in the sum of: \$130,000.00
 with interest payable as therein stated, and

WHEREAS, the undersigned, Harris Bank Roselle, has some right, interest and claim in and to said premises by reason of a Mortgage in the original principal amount of \$21,000.00 dated December 4, 1992 and recorded against the property on December 15, 1992 as Document 92943410 in Cook County, Illinois, but are willing to subject and subordinate their right, interest and claim to the lien of the above mentioned Mortgage.

NOW THEREFORE, the undersigned in consideration of the premises and of the sum of ONE DOLLAR (\$1.00) paid to the undersigned, receipt of which is hereby acknowledged, do hereby covenant and agree with the said NBD Mortgage Company A Delaware Corporation as Mortgagee and as the legal holder of the Note described in and secured by said Mortgage that the right, interest and claim of the undersigned is and shall be and remain at all times subject and subordinate to the lien of the Mortgage to said NBD Mortgage Company A Delaware Corporation as aforesaid for all advances made or to be made under the provisions of said Mortgage, or on the Note secured thereby and for all other purposes specified therein; hereby releasing and waiving all rights under and by virtue of the homestead exemption laws of the State of Illinois.

WITNESS the hand and corporate seal of said Harris Bank Roselle this 4th day of November, 1993.

Attest: David O. Franzen
 David O. Franzen, Asst. Secretary

By: Maurice J. Ostermeier
 Maurice J. Ostermeier, Asst. President
 Vice

SC 306124

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COOK COUNTY, ILLINOIS
FILED FOR RECORD

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STATE OF ILLINOIS

COUNTY OF DuPage

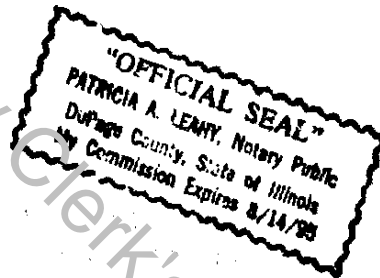
I, the undersigned a Notary Public in and for said County in the State aforesaid, Do Hereby Certify that David O. Franzen of Harris Bank Roselle and Maurice J. Ostermeier of said Corporation, who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Asst. Secy. and Asst. Vice Pres., respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act and as the free and voluntary act of said Corporation, for the uses and purposes therein set forth; and the said Asst. Secretary then and there acknowledged that as custodian of the corporate seal to said instrument as his own free and voluntary act and as the free and voluntary act of said Corporation, for the uses and purposes therein set forth.

Given under my hand and notarial seal this 3rd day of November, 1993.

Patricia A. Leamy
Notary Public

THIS DOCUMENT PREPARED BY:
Kathy Gibbons
HARRIS BANK ROSELLE
110 E. Irving Park Road
Roselle, Illinois 60172

MAIL TO:
HARRIS BANK ROSELLE
Consumer Loan Department
110 E. Irving Park Road
Roselle, Illinois 60172



Cook County Clerk's Office

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